



Entered on Docket
March 07, 2011

Bruce A. Markell

Hon. Bruce A. Markell
United States Bankruptcy Judge

WILDE & ASSOCIATES
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Wells Fargo Bank, N.A.
10-71712

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In Re:

Andrea Turner

Debtor.

BK-S-10-16017-bam

MS Motion No. 38
Date: January 11, 2011
Time: 1:30 PM

Chapter 13

ORDER RE ADEQUATE PROTECTION

Secured Creditor's Motion for Relief from the Automatic Stay having come on for hearing in the above-entitled Court, all appearances as noted on court record, and based upon all the papers and pleadings on file herein and good cause appearing therefore,

1 IT IS HEREBY ORDERED, ADJUDGED and DECREED that the debtor will cure the
2 post-petition arrearages currently due as follows:

3	2 Monthly Payment(s) at \$825.91	\$1,651.82
4	(November 1, 2010 - December 1, 2010)	
5	1 Late Charge(s) at \$27.18	\$27.18
6	(November 1, 2010 - November 1, 2010)	
7	Motion for Relief Filing Fee	\$150.00
8	Attorneys Fees	\$750.00
9	Total	\$2,579.00

10 The total arrearage shall be paid in six monthly installments. Payments one through five
11 (1-5) in the amount of \$ 436.50 shall be in addition to the regular monthly payment and shall be
12 due on or before the 20th day of the month commencing with the January 20, 2011 payment and
13 continuing throughout and concluding on or before May 20, 2011. The sixth final payment in the
14 amount of \$ 436.50 shall be paid on or before June 20, 2011.

15 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Secured Creditor
16 shall give Debtor at least fourteen business days' notice of the time, place and date of sale if the
17 stay is vacated.

18 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Debtor shall resume
19 and maintain the regular monthly payments in a timely fashion, outside of any Bankruptcy Plan,
20 beginning with the January 1, 2011 payment, on Secured Creditor's Trust obligation, encumbering
21 the subject Property, generally described as 4542 Laurelwood Drive , Biloxi, MS 39532, and
22 legally described as follows:

23 Lot 2, Laurelwood Subdivision, a subdivision according to the official map or plat thereof
24 on file and of record in the Office of the Chancery Clerk of the Second Judicial District of
25 Harrison County, Mississippi, in Plat Book 14 at Page 38 thereof.

26 IT IS FURTHER ORDERED, ADJUDGED and DECREED that if the Debtor fails to make
any payments as stated in this Order, or fail to maintain the regular monthly payments on Secured
Creditor's obligation, allowing the normal grace period, then Secured Creditor may file and serve
upon Debtors and Debtors' counsel, a fifteen (15) Day Notice Declaration Re Breach of Condition.

1 For each such Declaration Re Breach of Condition filed, there shall be assessed an attorney fees of
2 \$100.00, to be paid by the Debtors upon any reinstatement. If upon the sixteenth (16th) day Debtors
3 have failed to cure the delinquency, then Secured Creditor may submit to this Court an Order
4 vacating the automatic stay as to Secured Creditor, and Secured Creditor may thereafter proceed
5 with enforcing its Security interest in the subject Property, pursuant to applicable State Law, and
6 take any action necessary to obtain complete possession thereof.

7
8 Submitted by:

9 **WILDE & ASSOCIATES**

10 By  #10235

11 **GREGORY L. WILDE, ESQ.**
12 Attorneys for Secured Creditor
13 212 South Jones Boulevard
14 Las Vegas, Nevada 89107

15 APPROVED AS TO FORM & CONTENT:

16
17 Rick A. Yamall

18 By _____

19
20 Rick A. Yamall
21 Chapter 13 Trustee
22 701 Bridger Avenue #820
23 Las Vegas, NV 89101

Dan M. Winder

By 

24
25 Dan M. Winder
26 Attorney for Debtors
3507 W. Charleston Blvd.
Las Vegas, NV 89102
Nevada Bar No. _____

1 ALTERNATIVE METHOD re: RULE 9021:

2 In accordance with Local Rule 9021, counsel submitting this document certifies that the order accurately
3 reflects the court's ruling and that (check one):

4 ☐ The court has waived the requirements set forth in LR 9021(b)(1).

5 ☐ No party appeared at the hearing or filed an objection to the motion.

6 ☒ I have delivered a copy of this proposed order to all counsel who appeared at the hearing, and
7 any trustee appointed in this case any unrepresented parties who appeared at the hearing,
8 and each has approved or disapproved the order, or failed to respond, as indicated below.

9 Debtor's counsel:

10 ☒ approved the form of this order ☐ disapproved the form of this order

11 ☐ waived the right to review the order and/or ☐ failed to respond to the document

12 ☐ appeared at the hearing, waived the right to review the order

13 ☐ matter unopposed, did not appear at the hearing, waived the right to review the order

14 Trustee:

15 ☐ approved the form of this order ☐ disapproved the form of this order

16 ☐ waived the right to review the order and/or ☒ failed to respond to the document

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18
19 ☐ I certify that this is a case under Chapter 7 or 13, that I have served a copy of this order with the
20 motion pursuant to LR 9014(g), and that no party has objected to the form or content of the
21 order.

22 I declare under penalty and perjury that the foregoing is true and correct.

23 Submitted by:

24 /s/ Gregory L. Wilde, Esq.

25 Gregory L. Wilde, Esq.

26 Attorney for Secured Creditor